

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee**

Case No.: 21-10137

IN RE:

Adv. No.:

RAMON TORRES

Hearing Date:

Judge: VFP

CERTIFICATION OF SERVICE

1. I, Keith Guarneri, am a Paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 11/10/2022, I sent a copy of the following pleadings and/or documents to the parties listed below:

Certification of Default

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtor:

RAMON TORRES

245 LAKE STREET, APT. 1

NEWARK, NJ 07104

Mode of Service: Regular Mail

Attorney for Debtor(s):

RUSSELL L LOW ESQ

LOW & LOW ESQS

505 MAIN STREET, SUITE 304

HACKENSACK, NJ 07601

Mode of Service: Notice of Electronic Filing (NEF)

Dated: November 10, 2022

By: /S/ Keith Guarneri

Keith Guarneri